

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-15533-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose A Galvao
15 Ridge Lane
Blairstown, NJ 07825

Social Security No.:
xxx-xx-0895

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 5/31/2024 and a confirmation hearing on such Plan has been scheduled for 8/7/2024 at 8:30 AM.

The debtor filed a Modified Plan on 10/16/2024 and a confirmation hearing on the Modified Plan is scheduled for 11/20/2024 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 17, 2024
JAN: mlc

Jeanne Naughton
Clerk

In re:
Jose A Galvao
Debtor

Case No. 24-15533-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 5

Date Rcvd: Oct 17, 2024

Form ID: 186

Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

Recip ID	Recipient Name and Address
db	+ Jose A Galvao, 15 Ridge Lane, Blairstown, NJ 07825-2103
520285169	Altantic Health System, PO Box 21385, New York, NY 10087-1385
520285200	+ Manuel Galvao, 149 Johnston Avenue, Kearny, NJ 07032-2349
520290624	+ Nationstar Mortgage LLC, Att: Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgatge Dr., Winston-Salem, NC 27103-2930
520285207	PNC Financial Services, Pnc Cb Investigations, Cleveland, OH 44101

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 17 2024 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 17 2024 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520304338	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 17 2024 21:03:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
520295756	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 17 2024 21:03:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
520326066	Email/PDF: bncnotices@becket-lee.com	Oct 17 2024 21:06:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520285172	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 17 2024 21:06:56	Amex, Po Box 6789, Sioux Falls, SD 57117-6789
520285170	+ Email/PDF: bncnotices@becket-lee.com	Oct 17 2024 21:07:14	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520285171	+ Email/PDF: bncnotices@becket-lee.com	Oct 17 2024 21:18:02	Amex, P.o. Box 981537, El Paso, TX 79998-1537
520352298	Email/PDF: resurgentbknotifications@resurgent.com	Oct 17 2024 21:18:45	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520285176	Email/Text: BNBSB@capitalsvcs.com	Oct 17 2024 21:01:00	Bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
520285175	Email/Text: BNBSB@capitalsvcs.com	Oct 17 2024 21:01:00	Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221
520285173	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 17 2024 21:03:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
520285174	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 17 2024 21:03:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
520314781	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 17 2024 21:04:00	CHRYSLER CAPITAL, P.O. BOX 961275,

District/off: 0312-2

User: admin

Page 2 of 5

Date Rcvd: Oct 17, 2024

Form ID: 186

Total Noticed: 71

520285177	+ Email/Text: cms-bk@cms-collect.com	Oct 17 2024 21:03:00	FORT WORTH, TX 76161-0275 Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
520285178	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 17 2024 21:29:13	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520285179	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 17 2024 21:07:23	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520297669	+ Email/PDF: ebn_ais@aisinfo.com	Oct 17 2024 21:07:29	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520285182	+ Email/Text: bankruptcy.notifications@fisglobal.com	Oct 17 2024 21:04:00	Chex System Inc, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
520285183	^ MEBN	Oct 17 2024 20:56:17	Chrysler Capital, Po Box 961211, Fort Worth, TX 76161-0211
520327832	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 17 2024 21:07:29	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520285185	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 17 2024 21:06:53	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
520285184	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 17 2024 21:07:12	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520285186	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 17 2024 21:03:00	Comenity Capital Bank/breadcashback, Po Box 182120, Columbus, OH 43218-2120
520285187	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 17 2024 21:07:12	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520285188	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 17 2024 21:06:57	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
520293668	Email/Text: mrdiscen@discover.com	Oct 17 2024 21:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520285190	+ Email/Text: mrdiscen@discover.com	Oct 17 2024 21:00:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
520285189	+ Email/Text: mrdiscen@discover.com	Oct 17 2024 21:00:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520285191	+ Email/Text: dplbk@discover.com	Oct 17 2024 21:04:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
520285192	+ Email/Text: dplbk@discover.com	Oct 17 2024 21:04:00	Discover Personal Loans, Po Box 30954, Salt Lake City, UT 84130-0954
520285193	Email/Text: bankruptcycourts@equifax.com	Oct 17 2024 21:02:00	Equifax, PO BOX 740241, Atlanta, GA 30374
520285194	^ MEBN	Oct 17 2024 20:52:01	Experian, PO BOX 9701, Allen, TX 75013-9701
520291706	Email/Text: collecadminbankruptcy@fnni.com	Oct 17 2024 21:02:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, NE 68197
520285195	Email/Text: collecadminbankruptcy@fnni.com	Oct 17 2024 21:02:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
520285196	Email/Text: collecadminbankruptcy@fnni.com	Oct 17 2024 21:02:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
520285197	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 17 2024 21:03:00	Gm Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
520285198	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 17 2024 21:03:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
520285199	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 17 2024 21:02:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
520285180	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 17 2024 21:18:49	Chase Card Services, Attn: Bankruptcy, P.O.

District/off: 0312-2

User: admin

Page 3 of 5

Date Rcvd: Oct 17, 2024

Form ID: 186

Total Noticed: 71

520285181	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 17 2024 21:07:04	15298, Wilmington, DE 19850 Chase Card Services, Po Box 15369, Wilmington, DE 19850
520318233	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 17 2024 21:01:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520291361	Email/PDF: resurgentbknotifications@resurgent.com	Oct 17 2024 21:06:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520285201	Email/Text: bankruptcydpt@mcmcg.com	Oct 17 2024 21:03:00	Midland Credit Management Inc., for Aspire Visa, Department 8870, Los Angeles, CA 90084-8870
520354290	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 17 2024 21:03:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520285203	+ Email/Text: nsm_bk_notices@mcooper.com	Oct 17 2024 21:02:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
520285202	+ Email/Text: nsm_bk_notices@mcooper.com	Oct 17 2024 21:02:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
520348285	Email/Text: nsm_bk_notices@mcooper.com	Oct 17 2024 21:02:00	Nationstar Mortgage, LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
520285204	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Oct 17 2024 21:01:00	NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650
520290625	+ Email/Text: nsm_bk_notices@mcooper.com	Oct 17 2024 21:02:00	Nationstar - Mr. COoper, 8950 Cypress Waters Boulevard, Coppell, Texas 75019-4620
520356175	Email/Text: Bankruptcy.Notices@pnc.com	Oct 17 2024 21:01:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
520285206	Email/Text: Bankruptcy.Notices@pnc.com	Oct 17 2024 21:01:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
520350749	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 17 2024 21:06:55	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
520285205	+ Email/Text: pcabkt@phillips-cohen.com	Oct 17 2024 21:02:00	Phillips & Cohen Associates, 1002 Justison Street, Wilmington, DE 19801-5148
520285208	+ Email/Text: ngisupport@radiusgs.com	Oct 17 2024 21:02:00	Radius Global Solutions LLC, PO Box 390915, Minneapolis, MN 55439-0911
520352280	Email/PDF: resurgentbknotifications@resurgent.com	Oct 17 2024 21:06:52	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520285209	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 17 2024 21:01:00	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
520285211	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 17 2024 21:29:51	Synch/Verizon, Po Box 71737, Philadelphia, PA 19176-1737
520285210	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 17 2024 21:06:59	Synch/Verizon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520285212	Email/Text: epr@telecheck.com	Oct 17 2024 21:05:00	TeleCheck Services, Inc., Attn: Bankruptcy Dept, PO Box 4451, Houston, TX 77210-4451
520285213	^ MEBN	Oct 17 2024 20:54:35	Tolls by Mail, PO Box 15183, Albany, NY 12212-5183
520285214	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 17 2024 21:18:02	Trac/CBCD/Citicorp, Po Box 6497, Sioux Falls, SD 57117-6497
520285215	^ MEBN	Oct 17 2024 20:53:34	Trans Union, PO BOX 2000, Chester, PA 19016-2000
520321766	Email/Text: RPSBankruptcyBNCNotification@usbank.com		

District/off: 0312-2

User: admin

Page 4 of 5

Date Rcvd: Oct 17, 2024

Form ID: 186

Total Noticed: 71

520285216

+ Email/Text: RPSBankruptcyBNCNotification@usbank.com

Oct 17 2024 21:04:00

U.S. Bank NA dba Elan Financial Services,
Bankruptcy Department, PO Box 108, Saint Louis,
MO 63166-0108

520285217

Email/Text: RPSBankruptcyBNCNotification@usbank.com

Oct 17 2024 21:04:00

U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet
Mall, Minneapolis, MN 55402-7000

Oct 17 2024 21:04:00

U.S. Bankcorp, Cb Disputes, Saint Louis, MO
63166

TOTAL: 66

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520326071	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520291243	*+	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Nationstar Mortgage LLC andrew.spivack@brockandscott.com wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com matthew.fissel@brockandscott.com
Peter Adel Lawrence, I	on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com
Peter Adel Lawrence, I	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Scott E. Tanne	on behalf of Debtor Jose A Galvao ecf@tannelaw.com tannesr87179@notify.bestcase.com;tannew.ecf.email@gmail.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

Page 5 of 5

Date Rcvd: Oct 17, 2024

Form ID: 186

Total Noticed: 71

TOTAL: 9